

Investment Information

Brentmark Software, Inc.

Annuity Case - Inflation Adjusted Dollars.pdf

Beginning Capital:	\$343,225
Scenario Years:	30
Assumed Inflation Rate:	3.00%
Inflate Dividends?	No
Minimum Defined Withdrawal:	5%
Income Taken from Investments:	Monthly
Income Needed From Investments	
Living Expenses: \$19,078 From Yr 1 To 30, Growing at 3.00%	
Annuity: \$150,000 From Yr 1 To 1, Growing at 0.00%	
Other Income (Contributions at Beginning of Every Month)	
Annuity: \$19,078 From Yr 1 To 15, Growing at 0.00%	

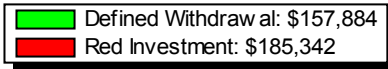
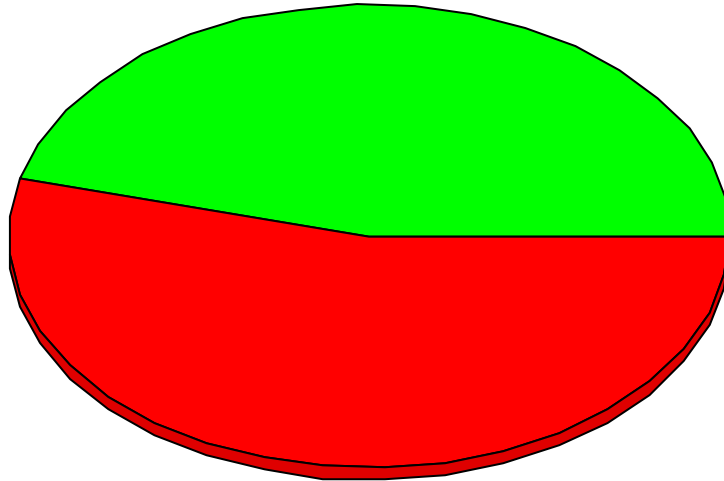
Results Presented in Inflation-Adjusted Dollars

	<u>Defined</u> <u>Withdrawal</u>	<u>Red</u> <u>Investment</u>
Total Return:	3.31%	8.00%
Dividends per Year:		1.00%
Holding Period:		10
Percentage:	46%	54%
Entered Reallocation at End of Year 15		
Total Return:	3.31%	8.00%
Dividends per Year:		1.00%
Holding Period:		10
Percentage:	83%	17%

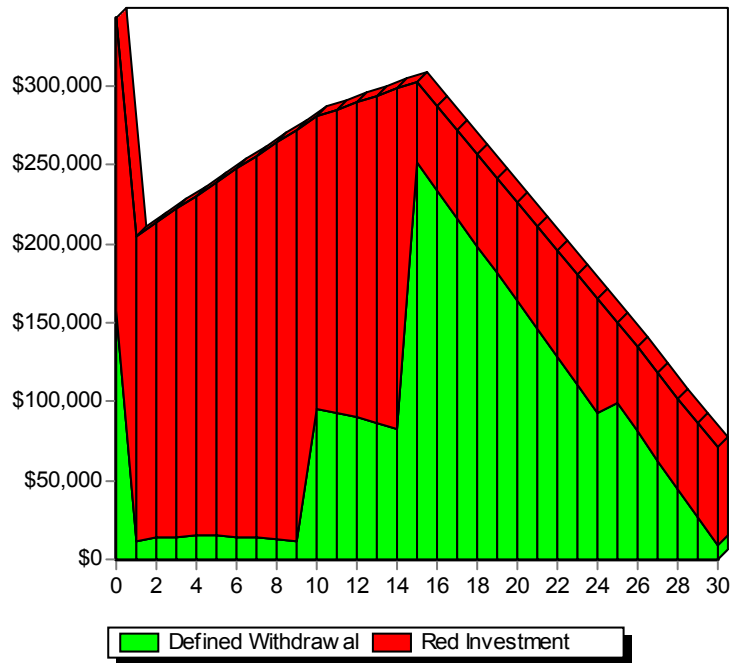
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Initial Allocation



Projected Investment Balances



Investment Scenario (Inflation Adjusted Dollars)

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<u>Year</u>	<u>Defined Withdrawal</u>	<u>Red Investment</u>	<u>Total Capital</u>	<u>Effective Growth</u>	<u>Desired Income</u>
0	\$157,884	\$185,342	\$343,225		
1	\$11,989	\$192,539	\$204,528	-40.41%	\$169,078
2	\$13,353	\$200,016	\$213,369	-21.15%	\$19,078
3	\$14,266	\$207,784	\$222,050	-13.51%	\$19,078
4	\$14,744	\$215,853	\$230,598	-9.46%	\$19,078
5	\$14,806	\$224,236	\$239,042	-6.98%	\$19,078
6	\$14,466	\$232,945	\$247,410	-5.31%	\$19,078
7	\$13,737	\$241,991	\$255,728	-4.12%	\$19,078
8	\$12,636	\$251,388	\$264,024	-3.23%	\$19,078
9	\$11,177	\$261,151	\$272,329	-2.54%	\$19,078
10	\$95,328	\$185,341	\$280,669	-1.99%	\$19,078
11	\$92,653	\$192,539	\$285,192	-1.67%	\$19,078
12	\$89,632	\$200,017	\$289,649	-1.40%	\$19,078
13	\$86,279	\$207,784	\$294,063	-1.18%	\$19,078
14	\$82,605	\$215,854	\$298,458	-0.99%	\$19,078
15	\$251,373	\$51,486	\$302,859	-0.83%	\$19,078
16	\$233,902	\$53,486	\$287,388	-1.10%	\$19,078
17	\$216,389	\$55,563	\$271,952	-1.36%	\$19,078
18	\$198,835	\$57,720	\$256,555	-1.60%	\$19,078
19	\$181,241	\$59,962	\$241,203	-1.84%	\$19,078
20	\$163,607	\$62,291	\$225,898	-2.07%	\$19,078
21	\$145,934	\$64,710	\$210,644	-2.30%	\$19,078
22	\$128,224	\$67,223	\$195,447	-2.53%	\$19,078
23	\$110,476	\$69,833	\$180,309	-2.76%	\$19,078
24	\$92,692	\$72,545	\$165,237	-3.00%	\$19,078
25	\$98,748	\$51,486	\$150,234	-3.25%	\$19,078
26	\$80,742	\$53,485	\$134,227	-3.55%	\$19,078
27	\$62,693	\$55,563	\$118,256	-3.87%	\$19,078
28	\$44,601	\$57,720	\$102,321	-4.23%	\$19,078
29	\$26,466	\$59,962	\$86,428	-4.64%	\$19,078
30	\$8,291	\$62,291	\$70,582	-5.14%	\$19,078

Cash Flow Analysis

Brentmark Software, Inc.

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<u>Year</u>	<u>Taken from Defined Withdrawal</u>	<u>Dividend Income</u>	<u>Investment Income</u>	<u>Additional Contributions</u>	<u>Total Income</u>	<u>Amount Reinvested</u>
1	\$148,201	\$1,799	\$150,000	\$19,078	\$169,078	\$0
2	\$0	\$1,869	\$1,869	\$18,522	\$20,391	\$1,313
3	\$0	\$1,942	\$1,942	\$17,983	\$19,925	\$847
4	\$0	\$2,017	\$2,017	\$17,459	\$19,476	\$398
5	\$31	\$2,096	\$2,127	\$16,951	\$19,078	\$0
6	\$444	\$2,177	\$2,621	\$16,457	\$19,078	\$0
7	\$838	\$2,262	\$3,100	\$15,978	\$19,078	\$0
8	\$1,217	\$2,349	\$3,566	\$15,512	\$19,078	\$0
9	\$1,577	\$2,441	\$4,018	\$15,060	\$19,078	\$0
10	\$1,921	\$2,535	\$4,456	\$14,622	\$19,078	\$0
11	\$3,083	\$1,799	\$4,882	\$14,196	\$19,078	\$0
12	\$3,427	\$1,869	\$5,296	\$13,782	\$19,078	\$0
13	\$3,755	\$1,942	\$5,697	\$13,381	\$19,078	\$0
14	\$4,070	\$2,017	\$6,087	\$12,991	\$19,078	\$0
15	\$4,369	\$2,096	\$6,465	\$12,613	\$19,078	\$0
16	\$18,578	\$500	\$19,078	\$0	\$19,078	\$0
17	\$18,559	\$519	\$19,078	\$0	\$19,078	\$0
18	\$18,539	\$539	\$19,078	\$0	\$19,078	\$0
19	\$18,518	\$560	\$19,078	\$0	\$19,078	\$0
20	\$18,496	\$582	\$19,078	\$0	\$19,078	\$0
21	\$18,473	\$605	\$19,078	\$0	\$19,078	\$0
22	\$18,450	\$628	\$19,078	\$0	\$19,078	\$0
23	\$18,425	\$653	\$19,078	\$0	\$19,078	\$0
24	\$18,400	\$678	\$19,078	\$0	\$19,078	\$0
25	\$18,374	\$704	\$19,078	\$0	\$19,078	\$0
26	\$18,578	\$500	\$19,078	\$0	\$19,078	\$0
27	\$18,559	\$519	\$19,078	\$0	\$19,078	\$0
28	\$18,539	\$539	\$19,078	\$0	\$19,078	\$0
29	\$18,518	\$560	\$19,078	\$0	\$19,078	\$0
30	\$18,496	\$582	\$19,078	\$0	\$19,078	\$0

Transaction Detail (Inflation Adjusted Dollars)

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Initially allocated funds totaling \$343,225 to

Defined Withdrawal: \$157,884

Red Investment: \$185,342

End of year 10: \$85,951 of Red Investment converted to Defined Withdrawal.

Reallocated funds totaling \$302,859 at the end of year 15 to

Defined Withdrawal: \$251,373

Red Investment: \$51,486

End of year 25: \$23,876 of Red Investment converted to Defined Withdrawal.